

15 U.S. Code § 1611

15 U.S. Code § 1692j (a)

MO-102 1/1/2020

Retail Installment Contract and Security Agreement

Seller Name and Address
CARVANA, LLC
1700 W 29TH ST
KANSAS CITY, MO 64108-3606

Buyer(s) Name(s) and Address(es)
Charnee Monique Anderson
920 Kingsbrook Ln
Florissant MO 63031-2359

Summary
No. 2001010937
Date 06/08/2021

EXHIBIT A

☐ Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
11.916 %	15 U.S. Code § 1605 (a) \$ 12,661.27	\$ 31,257.12	15 U.S. Code § 1611 \$ 43,918.39	\$ 400.00 \$ 44,318.39

15 U.S. Code § 1602f

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
71	\$ 610.00	Monthly Beginning 07/09/21
1	\$ 608.39	08/09/27
N/A	\$ N/A	N/A

Security. You are giving us a security interest in the Property purchased.

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Late Charge. If you fail to pay your scheduled payment, in full, within 15 days of its due date, you agree to pay: 1. a late charge of \$5.00, if the amount of your scheduled payment is \$25.00 or less; 2. otherwise, a late charge of 5% of the amount of your scheduled payment, subject to a minimum late charge of \$10.00 and a maximum late charge of \$25.00.

Prepayment. If you pay off this Contract early, you ☐ may ☒ will not have to pay a Minimum Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

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Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2020	Hyundai	Santa Fe	Sport Utility	5NMS3CAD2LH188866	13243
<input type="checkbox"/> New	Other				
<input checked="" type="checkbox"/> Used	N/A				
<input type="checkbox"/> Demo					

Description of Trade-In

N/A

N/A

Conditional Delivery

☐ **Conditional Delivery.** If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: N/A

N/A. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 31,257.12 plus finance charges accruing on the unpaid balance at the rate of 11.916 % per year from the date of this Contract until paid in full. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the Truth-In-Lending Disclosure. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the Itemization of Amount Financed.

15 U.S. Code § 1662 (2)

☐ You agree to make deferred down payments as set forth in your Payment Schedule.

☐ **Minimum Finance Charge.** You agree to pay a minimum finance charge of \$ N/A if you pay this Contract in full before we have earned that much in finance charges.